

Life insurance options during 2019 open enrollment

Changes take effect January 1, 2020

What changes can be made?

- **Optional Life:**
MetLife is offering a limited-time opportunity for employees to apply for or apply to increase their Optional Life insurance coverage up to the plan maximum of \$500,000 by answering five health questions on the *Supplemental Form* during the 2019 open enrollment period. Employees who answer yes to any of the questions must complete a full *Statement of Health* to apply for or apply to increase their Optional Life coverage. Answering no to all five health questions does not automatically approve an employee for coverage. Employees can also drop or decrease their coverage.
- **Dependent Life-Spouse:**
Employees who wish to apply for or apply to increase their Dependent Life-Spouse insurance coverage must complete the full *Statement of Health*. Employees can also drop or decrease their coverage.
- **Dependent Life-Child:**
Employees who wish to apply for Dependent Life-Child insurance coverage can do so without any health questions. Employees can also drop their coverage.

Communications

- Details about life insurance changes during open enrollment, including the special requirements for Optional Life coverage, will be explained on PEBA's open enrollment web page, www.peba.sc.gov/oe.html.
- MetLife will mail an enrollment kit (personalized letter and plan summary) to all eligible employees on Tuesday, September 24, 2019. The kits are expected to reach employees' mailboxes on or around Friday, September 27, 2019. The letter will highlight the limited-time opportunity to apply for or apply to increase Optional Life insurance coverage by answering five health questions on the *Supplemental Form*.
- MetLife will mail a reminder postcard to eligible employees on Wednesday, October 23, 2019. The postcards are expected to reach employees' mailboxes on or around Saturday, October 26, 2019.

Custom *Supplemental Form*

- Employers will receive the *Supplemental Form* from MetLife via email between September 3, 2019, and September 13, 2019. The form will include the employer's group number. Employees must get the *Supplemental Form* (nine pages total) from their benefits administrator.

- The *Supplemental Form* cannot be used after October 31, 2019. Following open enrollment, all changes that require medical evidence must use the full *Statement of Health*.

Enrollment process

- All employees who wish to apply for or apply to increase their Optional Life insurance or Dependent Life-Spouse insurance coverage must complete a *Notice of Election* (NOE) form and submit it to their benefits administrator by October 31, 2019. The total coverage amount (current amount *plus* the total amount requested) should be written on the NOE. PEBA will process the enrollment based on the amount written on the NOE, regardless of the amount shown on the approval spreadsheet from MetLife.
 - Employees who wish to apply for or apply to increase Optional Life insurance coverage must complete the *Supplemental Form* (or *Statement of Health* if they answer yes) and submit it to MetLife by October 31, 2019.
 - Employees who wish to apply for or apply to increase Dependent Life-Spouse insurance coverage must complete the *Statement of Health* and submit it to MetLife by October 31, 2019.
- MetLife will process these requests based on the coverage amount listed in the amount subject to medical underwriting field. Employees will need to input the amount subject to medical underwriting on both the *Supplemental Form* and full *Statement of Health*. The amount subject to medical underwriting is calculated by subtracting the current coverage amount from the total amount requested.
- MetLife will mail status notifications to employees.
- MetLife will email weekly Statement of Health Reports to each employer contact who is currently receiving these reports.
- Employers will continue to process the coverage elections for approved/declined requests.